

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 21-15897-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennifer M. Rathgeb  
306 Anna Avenue  
Maple Shade, NJ 08052

Social Security No.:  
xxx-xx-8300

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 15, 2021.

On 4/18/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: June 5, 2024  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: April 19, 2024  
JAN: jgd

Jeanne Naughton  
Clerk

In re:  
Jennifer M. Rathgeb  
Debtor

Case No. 21-15897-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 19, 2024

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2024:

Recip ID	Recipient Name and Address
db	+ Jennifer M. Rathgeb, 306 Anna Avenue, Maple Shade, NJ 08052-3203
519267381	+ Gary Davis, 306 Anna Avenue, Maple Shade, NJ 08052-3203
519267382	+ Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
519267384	+ Midland Credit Management, Inc., 1037 Raymond Blvd, Ste 710, Newark, NJ 07102-5423
519267837	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519267391	+ U.S. Bank National Association, Attn: Parker McCay, P.A., PO Box 5054, Mount Laurel, NJ 08054-5054

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 19 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2024 21:31:20	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519267376	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2024 20:58:55	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
519267377	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2024 20:59:05	Citibank, Citicorp Credit/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520111001	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 20:54:00	Citigroup Mortgage Loan Trust 2021-RP6, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9741, Citigroup Mortgage Loan Trust 2021-RP6, c/o Rushmore Servicing 75261-9094
519552331	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 20:54:00	Citigroup Mortgage Loan Trust 2021-RP6, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, Citigroup Mortgage Loan Trust 2021-RP6, c/o Rushmore Loan Management Services 92619-2708
519552330	Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 20:54:00	Citigroup Mortgage Loan Trust 2021-RP6, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
520111000	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 20:54:00	Citigroup Mortgage Loan Trust 2021-RP6, c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
519267378	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 19 2024 20:56:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
519267379	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0312-1

User: admin

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		Apr 19 2024 20:59:06	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519267380	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 19 2024 20:57:00	FirstKey Master Funding 2021-A Coll Trst, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519289026	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 19 2024 20:57:00	FirstKey Master Funding 2021-A Collateral Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519301066	^ MEBN	Apr 19 2024 20:47:44	KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
519318839	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2024 21:09:26	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519267383	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2024 20:58:32	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519267385	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2024 20:56:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519267386	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 20:54:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
519280869	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2024 20:54:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
519267387	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2024 20:54:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
519267388	Email/Text: signed.order@pfwattorneys.com	Apr 19 2024 20:54:00	Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054
519269296	Email/Text: bnc-quantum@quantum3group.com	Apr 19 2024 20:56:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519267390	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 19 2024 21:09:28	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519267389	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew M. Lubin	on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP6 bk@rgalegal.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Jennifer M. Rathgeb ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8